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7/26/22 4:23 pm
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U.S. BANKRUPTCY
COURT - WDPA

WWR # 040975319

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Scott T. Penzerro,)	
Angela Horner,)	Bankruptcy No. 22-10212-TPA
Debtors,)	
)	Chapter 13
Byrider Finance, LLC dba CNAC,)	
Movant,)	Related to Doc. No. 35
)	
v.)	
)	
Scott T. Penzerro and Angela Horner, Debtors)	
Ronda J. Winnecour, Chapter 13 Trustee)	
Respondents,)	

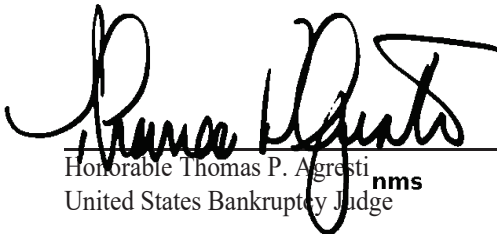
ORDER ON MOTION FOR RELIEF FROM AUTOMATIC STAY AND WAIVER OF 14-DAY STAY
UNDER FED. BANKR. RULE 4001(a)(3)

This matter is before the Court upon the Motion of Byrider Finance, LLC dba CNAC for Relief from Automatic Stay.

This Court FINDS that Byrider Finance, LLC dba CNAC, Movant herein, is a creditor of the estate by virtue of a certain Retail Installment Contract and Security Agreement with the Debtors, secured by a 2008 Toyota Rav4, VIN: JTMBK33V285044186; that the Movant has not been adequately protected; that the Debtors have no equity in the property and that said property is of inconsequential value to the estate; and that the Movant is entitled to the relief prayed for in accordance with the terms set forth herein.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that Byrider Finance, LLC dba CNAC be and is hereby granted relief from the Automatic Stay and Abandonment to take the necessary steps to repossess and liquidate its collateral referenced herein.

Dated: July 26, 2022


Honorable Thomas P. Agresti
United States Bankruptcy Judge

Submitted by:
Garry Masterson
Weltman, Weinberg & Reis Co., L.P.A.
Attorney of Movant
965 Keynote Circle
Cleveland, OH 44131
216-672-6984
gmasterson@weltman.com

In re:
Scott T. Penzerro
Angela M. Horner
Debtors

Case No. 22-10212-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jul 26, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Scott T. Penzerro, Angela M. Horner, 1014 Arlington Drive, Greenville, PA 16125-8885

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FLAGSTAR BANK FSB bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Angela M. Horner dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Scott T. Penzerro dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Garry Alan Masterson	on behalf of Creditor Byrider Finance LLC dba CNAC pitecf@weltman.com
Maribeth Thomas	on behalf of Creditor Ally Bank c/o AIS Portfolio Services, LP mthomas@tuckerlaw.com, maribeth.thomas@gmail.com,hgulliver@tuckerlaw.com

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Total Noticed: 1

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7